

NORTH AMERICAN LIFE ASSURANCE COMPANY,

HOME OFFICE.

WHEN REFERRING TO
POLICIES PLEASE QUOTE
THEIR NUMBERS.

ACTUARIAL DEPARTMENT

D. E. KILGOUR,
ACTUARY.

TORONTO, CANADA.

November 12th, 1918.

Miss Edith Kilgour,
Guelph,
Ontario.

Dear Edith,

As I could not get anyone by telephone last night, long distance messages being indefinitely postponed, it occurred to me that it might be worth while celebrating peace by writing a letter home. Yesterday was an unannounced holiday in Toronto; those who came to the office, including myself, disappeared as soon as the morning's mail was distributed. There was, of course, no use trying to do any work, particularly as a half-holiday had already been called by the Mayor to assist the Victory Loan campaign. The noise in the City commenced before 5 o'clock in the morning. Even in Lawrence Park horns and bells were sounding at that hour. I found last night that the person responsible for starting the racket at such an unearthly hour was no less a person than Mr. Clark, Sr., who, with a friend, went around the Park in an automobile to announce the glad news. In the afternoon Esther and the children motored down town and watched the parade from Dr. Goldie's house. It was a great day and everyone was tired at night time.

Both Mary and Sandy have had an enforced holiday of a month, but started school this morning. I think that both were really pleased to return. I attempted to get Sandy to do some of the cleaning up around the

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place, but my part of it in supervising really amounted to more than his.

The garden is now all dug and the flower beds pretty well prepared for the Spring. I cleaned out that bed at the end of the lawn, as we had planned. The place is in really first class shape now and I shall be very much disappointed if it is not vastly improved in appearance next Spring. If it were possible also I should like to get a number of dead trees cut down. They would at least provide kindling for a few years to come, but unfortunately at the present time, ~~however~~, the cost of the labour would be about three or four times the value of the wood.

Did Esther tell you that we had converted the large room upstairs into a bedroom and playing room for the boys; young John's cot and Sandy's bed being taken up there. We had another large rug given to us by Mrs. Goldie and the room is very comfortable and cosy now. The children use it almost exclusively when they are playing indoors.

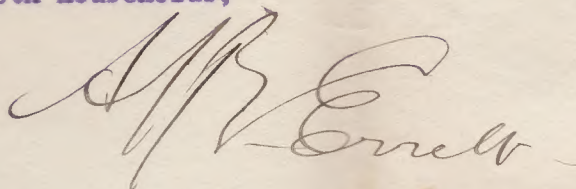
We have had two blow-outs recently and required to buy a new tire the other day. As a tire for a larger machine costs almost as much as a piano you can understand my aversion to motors in general, and to the larger ones in particular. We were discussing the question the other day, and I think that when there is an opportunity to trade this one or at any rate when it needs to be scrapped, we will get a smaller one (not necessarily a Ford). Apart from costing very much less the upkeep of a smaller machine only amounts to about one half of the others. While they may not be quite as comfortable, especially in taking long trips, they are for most purposes in the City just as useful.

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By the way, Mary has been wanting to know when you were coming down to see her. She thinks it quite time for you to pay another visit, and this invitation we all join in.

With love to both households,

A handwritten signature in dark ink, appearing to read "M. B. Enck". The signature is written in a cursive style with a long horizontal flourish extending to the right.

C.